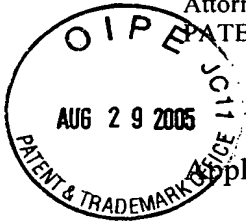


3624
AUG 29 2005

Attorney Docket No. 663/35631

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Adcock et al.
Serial No.: 09/254,148 Art Unit: 3624
Filed: June 11, 1999 Examiner: Patel, Jagdish
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to a Official Office Action dated June 29, 2005 and the interview of August 24, 2005, please amend the above-referenced application as follows:

IN THE CLAIMS

Applicant has amended Claims 1-3, 11, 14, 15, 23, 35, 36-38, 44, 47, 51, 57 and 58, as shown in the Claim Summary Document attached hereto.

REMARKS

Claims 2, 3, 11, 14, 15, 23, 35, 44, 47, 48, 51, 57, and 58 are rejected under 35 USC 112. The errors noted by the Examiner have been corrected. As discussed in the Interview "proximity" and "vicinity" have been changed to indicate that they are "transmission proximity" and "transmission vicinity." Thus the claims are considered definite because one would know when they are in transmission proximity or vicinity. The system would not work if they were not in such proximity or vicinity. Claim 35 which has been amended to further describe how the user and trader terminals can be in a common housing and not be contradictory to Claim 1. If the Examiner considers any of these amendments not to fully resolve the 35 USC 112 rejection, he is requested to call the undersigned.

The claims of the present application are rejected under 35 USC 103 as being unpatentable over Gorog *et al.* in view of Colvin Sr. This rejection is in fact retraversed.

Claim 1 is directed to a system for automatically conducting a business transaction between a user and a trader including a trader terminal including billing information